

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Sharon P Bedard  
Debtor

Case No. 16-03152-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 23

Date Rcvd: Nov 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2016.

db #+Sharon P Bedard, 105 Bridlewood Way, C-22, York, PA 17402-7312  
4817509 +Allied Interstate LLC, PO Box 361445, Columbus, OH 43236-1445  
4817512 +CFS Billing, 300 S. Park Road, Suite 400, Hollywood, FL 33021-8353  
4817517 +GC Services Limited Partnership, PO Box 3855, Houston, TX 77253-3855  
4817518 +Greenspring Apartments, 100 Bridlewood Way, York, PA 17402-9160  
4817519 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)  
4817520 +NCC Business Services, Inc., 9428 Baymeadows Rd., Suite 200, Jacksonville, FL 32256-7912  
4817521 Normand H. Bedard, 1520 Lowell Ct., Crofton, MD 21114-1107  
4817525 +Professional Bureau of Collections, PO Box 320006, Birmingham, AL 35232-0006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4817511 +EDI: ARSN.COM Nov 14 2016 19:08:00 ARS National services, Inc., PO Box 469046,  
Escondido, CA 92046-9046  
4817513 +EDI: CHRM.COM Nov 14 2016 19:08:00 Chrysler Capital, Attn: Bankruptcy Department,  
PO Box 961278, Fort Worth, TX 76161-0278  
4817514 +EDI: CITICORP.COM Nov 14 2016 19:08:00 Citi Simplicity, PO Box 6500,  
Sioux Falls, SD 57117-6500  
4817515 EDI: WFNNB.COM Nov 14 2016 19:08:00 Comenity Bank/BJ's, Bankruptcy Department,  
PO Box 183043, Columbus, OH 43218-3043  
4817516 EDI: DISCOVER.COM Nov 14 2016 19:08:00 Discover, PO Box 30943, Salt Lake City, UT 84130  
4817523 EDI: PRA.COM Nov 14 2016 19:08:00 Portfolio Recovery Associates, 130 Corporate Boulevard,  
Norfolk, VA 23502  
4817524 EDI: PRA.COM Nov 14 2016 19:08:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk, VA 23541  
4817522 +E-mail/Text: HELP@PASVCS.COM Nov 14 2016 19:11:36 Patient Account Services,  
200 South Park Road, Ste. 450, Hollywood, FL 33021-8360  
4817526 +EDI: CHASE.COM Nov 14 2016 19:08:00 Slate from Chase, PO Box 15298,  
Wilmington, DE 19850-5298  
4817527 EDI: RMSC.COM Nov 14 2016 19:08:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Department,  
PO Box 965060, Orlando, FL 32896-5060  
4817528 EDI: RMSC.COM Nov 14 2016 19:08:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Department,  
PO Box 965060, Orlando, FL 32896-5060  
4817529 EDI: RMSC.COM Nov 14 2016 19:08:00 Synchrony Bank/TJX, Attn: Bankruptcy Department,  
PO Box 965060, Orlando, FL 32896-5060  
4817530 EDI: RMSC.COM Nov 14 2016 19:08:00 Synchrony Bank/Walmart, Attn: Bankruptcy Department,  
PO Box 965060, Orlando, FL 32896-5060  
4817531 +EDI: URSI.COM Nov 14 2016 19:08:00 United Recovery Systems, LLC, PO Box 722910,  
Houston, TX 77272-2910

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4817510 ##+Allied Interstate LLC, PO Box 4000, Warrenton, VA 20188-4000

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2016 at the address(es) listed below:

Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Michael R Caum on behalf of Debtor Sharon P Bedard mikecaumesq@comcast.net  
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfbis.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Sharon P Bedard**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7869**

EIN --\_-----

Debtor 2

(Spouse, if filing)

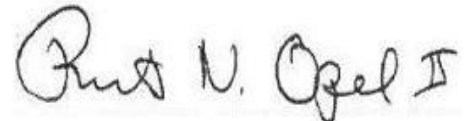
First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-03152-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Sharon P Bedard  
aka Sharon Phillips-Bedard**By the  
court:**Honorable Robert N. Opel  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

November 14, 2016**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**